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UNITED STATES DISTRICT COURT

NORTHERN DISTRICT OF CALIFORNIA – SAN JOSE DIVISION

Yvonne Forte-Holmes

Plaintiff,

v.

Loandepot.com, LLC, and DOES 1 through
100 inclusive,

Defendants.

CASE NO.

PLAINTIFF'S COMPLAINT FOR DAMAGES:

1. Violation of the Rosenthal Fair Debt Collection Practices Act
2. Violation of the Telephone Consumer Protection Act

COMES NOW Plaintiff Yvonne Forte-Holmes, an individual, based on information and belief, to allege as follows:

INTRODUCTION

1. This is an action for damages brought by an individual consumer for Defendant's violations of the Rosenthal Fair Debt Collection Practices Act, Cal. Civ. Code §1788, *et seq.* (hereinafter "Rosenthal Act"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices and violation of the Telephone Consumer Protection Act 47 U.S.C. §227, *et seq.* (hereinafter "TCPA"), which prohibits the use of automated dialing equipment when making calls to consumers.

3. In Calif. Civil Code § 1788.1(a)-(b), the California Legislature made the following findings and purpose in creating the Rosenthal Act:

(a)(1) The banking and credit system and grantors of credit to consumers are dependent upon the collection of just and owing debts. Unfair or deceptive collection practices undermine the public confidence which is essential to the continued functioning of the banking and credit system and sound extensions of credit to consumers.

(2) There is need to ensure that debt collectors and debtors exercise their responsibilities to another with fairness and honesty and due regard or the rights of the other.

(b) It is the purpose of this title to prohibit debt collectors from engaging in unfair or deceptive acts or practices in the collection of consumer debts and to require debtors to act fairly in entering into and honoring such debts, as specified in this title.

4. While many violations are described below with specificity, this Complaint alleges violations of the statutes cited in their entirety.

5. The TCPA was designed to prevent calls like the ones described herein, and to protect the privacy of citizens like Plaintiff, and by enacting the TCPA, Congress intended to give consumers a choice as to how corporate entities may contact them and to prevent the nuisance associated with automated or prerecorded calls.

JURISDICTION & VENUE

6. This Court has jurisdiction under 28 U.S.C. §§ 1331, 1337, and 1367, and 47 U.S.C. § 227.

7. This venue is proper pursuant to 28 U.S.C. §1391(b).

GENERAL ALLEGATIONS

8. Plaintiff Yvonne Forte-Holmes (hereinafter “Plaintiff”) is an individual residing in the state of California, and is a “debtor” as defined by Cal. Civ. Code §1788.2(g).

1 9. At all relevant times herein, Loandepot was a company engaged, by the use of mail,
2 email, and telephone, in the business of collecting a debt from Plaintiff, and a “consumer
3 debt,” as defined by Cal. Civ. Code §1788.2(f).

4 10. At all relevant times, Defendant acted as a “debt collector” within the meaning of Cal.
5 Civ. Code §1788.2(c)

6 11. Plaintiff had taken out an unsecured loan with Defendant on or about December 2016.

7 12. The loan Plaintiff took from Defendant was extended primarily for personal, family or
8 household purposes and is therefore a “debt” as that term is defined by the Calif. Civil Code §
9 1788.2(d) of the Rosenthal Act.

10 13. Defendant has been attempting to collect on a debt that originated from monetary
11 credit that was extended primarily for personal, family, or household purposes, and was
12 therefore a “consumer credit transaction” within the meaning of Calif. Civil Code § 1788.2(3)
13 of the Rosenthal Act.

14 14. Because Plaintiff, a natural person allegedly obligated to pay money to Defendant
15 rising from what Plaintiff is informed and believes was a consumer credit transaction, the
16 money allegedly owed was a “consumer debt” within the meaning of California Civil Code §
17 1788.2(f) of the Rosenthal Act.

18 15. Plaintiff is informed and believes that Defendant is one who regularly collects or
19 attempts to collect debts on behalf of themselves, and is therefore a “debt collector” within the
20 meaning of the Calif. Civil Code § 1788.2(c) of the Rosenthal Act, and thereby engages in
21 “debt collection” within the meaning of the California Civil Code § 1788.2(b) of the Rosenthal
22 Act, and is also therefore a “person” within the meaning of California Civil Code § 1788.2(g)
23 of the Rosenthal Act.

24 16. Plaintiff’s account was an unsecured loan and Plaintiff began making payments on the
25 account.

26 17. Plaintiff began making payments on the loan before she became financially unable to
27 keep up with the monthly payments.
28

1 18. Defendant began contacting Plaintiff in February of 2017 to inquire about the status
2 of the loan and to collect on the payments that were no longer being made.

3 19. Plaintiff retained counsel to assist in dealing with Defendant's debt and to seek some
4 type of financial relief.

5 20. Counsel for Plaintiff sent Defendant a letter confirming representation of Plaintiff and
6 that Plaintiff was revoking her consent to be contacted on her cellular telephone.

7 21. Defendant was also informed to no longer contact Plaintiff directly and that all
8 calls/letters/collection efforts were to no longer be directed at Plaintiff.

9 22. Counsel for Plaintiff sent the letter of representation to Defendant on or about April
10 27, 2017.

11 23. Defendant was also informed that Plaintiff was revoking her consent to be called on
12 her telephone in April of 2017.

13 24. Defendant continued to contact Plaintiff between approximately April 29 2017 – June
14 9, 2017; the type of contact was through nearly daily phone calls to Plaintiff.

15 25. Defendant also contacted Plaintiff via text message regarding collection activity on the
16 account.

17 26. Defendant would sometimes call Plaintiff one – two times each day demanding
18 payment on the account.

19 27. Defendant would use an automatic dialing machine when placing the calls to Plaintiff.

20 28. Plaintiff was contacted numerous times regarding non-payment of the debt owed to
21 Defendant despite Defendant being notified that Plaintiff had retained counsel to deal
22 specifically with the debt owed to Defendant.

23 29. Defendant's calls were frequent in nature and continued despite receiving written
24 confirmation that Plaintiff was represented by an attorney.

25 **FIRST CAUSE OF ACTION**
26 (Violation of the Rosenthal Act)
27 (Cal. Civ. Code §§ 1788-1788.32)
28 (Against Defendants and Does 1-100)

1 30. Plaintiff realleges and incorporates herein the allegation in each and every paragraph
2 above as though fully set forth herein.

3 31. Plaintiff provided written notice that she was represented by sending Defendant a letter
4 with the name, address, and contact information of her attorney and informed Defendant that she
5 was represented.

6 32. Defendant continued to call and attempt to make contact with Plaintiff despite receiving
7 notice of representation and being informed that Plaintiff had retained counsel in an effort to deal
8 with the debt that was owed to Defendant.

9 33. The calls and communications made by Defendant to Plaintiff were not related to
10 statements of Plaintiff's account and were attempts to collect a debt.

11 34. Plaintiff received daily calls from Defendant from at least April 29, 2017 – June 9, 2017.

12 35. Defendant violated Cal. Civ. Code §1788.14 by contacting Plaintiff after receiving
13 noticed that Plaintiff had retained an attorney.

14 **SECOND CAUSE OF ACTION**

(Violation of the TCPA)

(47 USC § 227)

(Against Defendants and Does 1-100)

16
17 36. Plaintiff realleges and incorporates herein the allegation in each and every paragraph
18 above as though fully set forth herein.

19 37. Since at least about April 29, 2017 Defendant started calling Plaintiff's cellular
20 telephone requesting that payment be made on the accounts Plaintiff held with Defendant.

21 38. Defendant was informed in April of 2017 that Plaintiff was revoking consent to be
22 contacted by Defendant on her cellular telephone.

23 39. Defendant called Plaintiff numerous times since Plaintiff withdrew her consent to be
24 contacted by an automatic dialing machine.

25 40. Defendant would contact Plaintiff frequently regarding payment on the accounts.

26 41. Defendant placed the above cited calls using an artificial or prerecorded voice to deliver
27 the collection messages without Plaintiff's prior express consent.
28

42. All calls placed by Defendant to Plaintiff utilized an “automatic telephone dialing system” as defined by 47 U.S.C. §227(a)(1).

43. These calls were made to Plaintiff’s cellular telephone and were not calls for an emergency purposed as defined by 47 U.S.C. §227(b)(1)(B).

44. Defendant also contacted Plaintiff by text message on at least two separate occasions regarding collection activity on the account.

45. Plaintiff expressly revoked any consent that may have previously been given to Defendant to be contacted by an automatic dialing machine in April of 2017.

46. Plaintiff was contacted at least 14 (fourteen) times by Defendant.

47. These telephone calls by Defendant, or its agent, violated 47 U.S.C. §227(b)(1)(B).

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays for judgment as follows:

- a. An award of actual damages pursuant to California Civil Code §1788.30(a), as will be proven at trial, which are cumulative and in addition to all other remedies provided for in any other cause of action pursuant to California Civil Code §1788.32.
- b. An award of statutory damages of \$1,000.00 pursuant to Cal. Civ. Code §1788.30(b), which are cumulative and in addition to all other remedies provided for in California Civil Code §1788.32; and
- c. An award of costs of litigation and reasonable attorney’s fees pursuant to Cal. Civ. Code §1788.30(c).
- d. An award of statutory damages of \$1,500.00 pursuant to 47 U.S.C. §227(b)(3)(C) for each and every violation.
- e. Pursuant to 47 U.S.C. §227(b)(3)(A), injunctive relief prohibiting such conduct in the future.

SAGARIA LAW, P.C.

Dated: July 19, 2017

By: /s/ Scott Johnson

Scott Sagaria, Esq.

Scott Johnson, Esq.

Attorneys for Plaintiff

DEMAND FOR JURY TRIAL

Plaintiff hereby demands trial of this matter by jury.

SAGARIA LAW, P.C.

Dated: July 19, 2017

/s/ Scott Johnson

Scott Sagaria, Esq.

Scott Johnson, Esq.

Attorneys for Plaintiff